

Cumulative Totals**HOC:** Denver (HOC)**State:** MINNESOTA**Agency Type:** All Agency Types**Report Period:** HUD-9902 Data from Oct 1, 2013 to Sep 30, 2014**Fiscal Year:** 2014**All Counseling and
Education Activities****3. Ethnicity of Clients (select only one)**

a. Hispanic	2,222
b. Not Hispanic	14,636
c. Chose not to respond	668
Section 3 Total:	17,526

4. Race of Clients**Single Race**

a. American Indian/Alaskan Native	155
b. Asian	1,111
c. Black or African American	3,792
d. Native Hawaiian or Other Pacific Islander	48
e. White	10,502

Multi-Race

f. American Indian or Alaska Native and White	77
g. Asian and White	56
h. Black or African American and White	144
i. American Indian or Alaska Native and Black or African American	18
j. Other multiple race	731
k. Chose not to respond	892
Section 4 Total:	17,526

5. Income Levels

a. < 50% of Area Median Income (AMI)	8,628
b. 50 - 79% of AMI	4,075
c. 80 - 100% of AMI	1,691
d. > 100% AMI	2,007
e. Chose not to respond	1,125
Section 5 Total:	17,526

6. Clients Receiving Education/Group Sessions

a. Completed pre-purchase homebuyer education workshop	3,078
b. Completed financial literacy workshop, including home financing, budgeting and/or credit repair	376

c. Completed resolving or preventing mortgage delinquency workshop	8
d. Completed non-delinquency post-purchase workshop, including home maintenance and/or financial management for homeowners	33
e. Completed fair housing workshop	58

f. Completed predatory lending workshop	0
g. Completed rental workshop	139
h. Other workshop	113

Group Session / Section 6 Total: 3,805

7. Numbers of Clients Counseled, by Purpose of Visit and Results

a. Seeking Pre-Purchase Homebuyer Counseling

1) Purchased housing	625
2) Client will be mortgage ready within 90 days	482

3) Client will be Mortgage Ready after 90 Days; entered debt management plan or some other type of long-term financial plan to prepare for homeownership	413
--	-----

4) Receiving long term pre-purchase counseling	564
--	-----

5) Entered lease purchase progra	5
----------------------------------	---

6) Decided Not to purchase housing; no further effort to prepare needed	336
---	-----

7) Withdrew from counseling	266
-----------------------------	-----

8) Other	60
----------	----

Section 7a Sub-total: 2,751

b. Seeking Help with Resolving or Preventing Mortgage

1) Brought mortgage current	438
-----------------------------	-----

2) Mortgage refinanced	47
------------------------	----

3) Mortgage modified	611
----------------------	-----

4) Received second mortgage	7
-----------------------------	---

5) Initiated forbearance agreement/repayment plan	181
---	-----

6) Executed a deed-in-lieu	17
----------------------------	----

7) Sold property/chose alternative housing solution	51
---	----

8) Pre-foreclosure sale	28
-------------------------	----

9) Mortgage foreclosed	325
------------------------	-----

10) Counseled and referred to another social service or emergency assistance agency	69
---	----

11) Obtained partial claim loan from FHA lender	2
---	---

12) Bankruptcy	84
13) Entered debt management plan	46
14) Counseled and referred for legal assistance	41
15) Currently receiving foreclosure prevention/budget counseling	4,840
16) Withdrew from counseling	483
17) Other	72
Section 7b Sub-total:	7,342

c. Seeking Help with Home Maintenance and Financial

1) Obtained a Home Equity Conversion Mortgage (HECM)	370
2) Counseled on HECM; decided not to obtain mortgage	116
3) Obtained a non-FHA reverse mortgage	0
4) Received home equity or home improvement loan or other home repair assistance	141
5) Received consumer loan (unsecured)	0
6) Mortgage refinanced	18
7) Counseled and referred to other social service agency	6
8) Sold house/chose alternative housing solution	7
9) Completed financial management/budget counseling	459
10) Completed home maintenance counseling	6
11) Counseled and utilities brought current	3
12) Counseled and referred for legal assistance	9
13) Currently receiving counseling	419
14) Withdrew from counseling	43
15) Other	128
Section 7c Sub-total:	1,725

d. Seeking Help in Locating, Securing, or Maintaining Residence in

1) Received housing search assistance	62
2) Obtained temporary rental relief	7
3) Counseled and referred to agency with rental assistance program	2
4) Advised on recertification for HUD/other subsidy program	181
5) Counseled and referred to other social service agency	6

6) Counseled and referred to legal aid agency for fair housing assistance	7
7) Counseled and referred to legal aid agency for assistance with eviction	0
8) Found alternative rental housing	138
9) Decided to remain in current housing situation	97
10) Resolved issue in current tenancy	642
11) Entered debt management/repayment plan	9
12) Counseled and utilities brought current	127
13) Resolved security deposit dispute	57
14) Currently receiving counseling	12
15) Withdrew from counseling	10
16) Other	472
Section 7d Sub-total:	1,829
e. Seeking Shelter or Services for the Homeless	
1) Occupied emergency shelter	4
2) Occupied transitional housing	0
3) Occupied permanent housing with rental assistance	7
4) Occupied permanent housing without rental assistance	3
5) Counseled Referred to other social service agency	2
6) Remained homeless	0
7) Currently receiving counseling	56
8) Withdrew from counseling	2
9) Other	0
Section 7e Sub-total:	74
Individual Counseling / Section 7 a-e Total:	13,721
Total Counseling / Section 6 and 7 Total:	17,526

8. HUD Housing Counseling Grant(s) Data

HUD Housing Counseling Grant or Sub-grant

Application Number Grant Type

All HUD Grants